

Introducing the new **Croft Tax-Free Savings Account**

Tax-free investment growth.

With the new Croft Tax-Free Savings Account (TFSA), your investments grow tax-free inside the plan. That's right. No tax at all on interest, dividends, or capital gains.

It's your money. Use it whenever you need it. With no penalties or taxes.

You can withdraw funds from the Croft TFSA at any time for any purpose completely tax-free. Withdrawals have no impact on your marginal tax rate.

Other programs not affected.

Contributions, investment returns, and withdrawals from your Croft TFSA do not affect your eligibility for federal income-tested benefits and credits, such as the Child Tax Benefit or the GST Credit.

Lifetime flexibility.

You can contribute as much as \$5,000 a year to your Croft TFSA. And if you miss a contribution, don't worry! You can carry unused contribution room on to future years.

Diversified portfolios. Expert management.

R.N. Croft Financial Group Inc. offers a wide range of asset classes and managed portfolios to suit every investment objective: Safety, income, growth, or a diversified mix of all three.

It's easy to open a Croft TFSA!

Call your Croft Financial Advisor today for more information on setting up a Croft Tax-Free Savings Account.

Strategies for using the Croft TFSA

- A flexible post-retirement tax shelter.
- A supplement to Registered Education Savings Plans.
- A vehicle for expanding tax-free investment beyond current RRSP limit.
- A source of tax-free funds for medical care or to accumulate funds for children or grandchildren.
- Income-splitting without investment attribution.



**CROFT
FINANCIAL
GROUP**

INVESTMENT COUNSELLORS-PORTFOLIO MANAGERS

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